

Under the federal law called COBRA, there are certain times that you can continue your health coverage even if you stop working for an employer who is paying for your insurance.

Fund-paid COBRA

Usually you have to pay for your own insurance under COBRA, but sometimes the 32BJ Health Fund pays for all or part of COBRA coverage. This is called Fund-paid COBRA. You may be eligible for this if you meet all eligibility requirements *and*

- If you are disabled. If you are receiving either Short-Term Disability (STD), 32BJ Long-Term Disability (LTD), Workers' Compensation or a 32BJ Disability Pension, you may be eligible for up to 30 months of Fund-paid coverage if you are currently covered by the Metropolitan, Suburban or Tri-State Preferred Plan (that's most NYC members) or up to 6 months if you're covered by the Tri-State Plan. Fund-paid COBRA coverage is not automatic, even if you are eligible for it. You must be sure to send documentation of your disability to the 32BJ Health Fund to let administrators know when your Short-Term Disability or Workers' Compensation will be ending. If you do not return the COBRA election form within the first 90 days of your disability, you may lose the right to Fund-paid COBRA.
- If you are discharged from your job and Local 32BJ takes the termination to arbitration. You may be eligible for up to 6 months of coverage or until your case is decided, whichever comes first. You don't have to do anything to apply for Fund-paid coverage in this case.

Call Member Services (212-388-3500 in NYC; 800-551-3225 outside NYC) to find out more about Fund-paid COBRA and how to apply in time.